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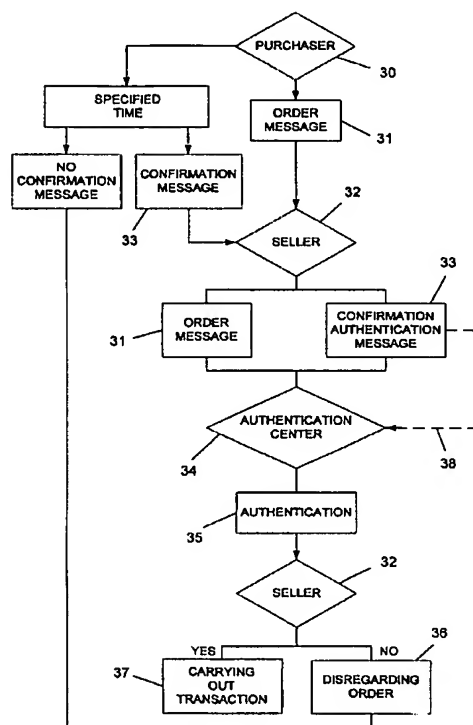
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Published:

— with international search report

[Continued on next page]

(54) Title: SYSTEM FOR THE SECURE IDENTIFICATION OF THE INITIATOR OF A TRANSACTION



(57) Abstract: In a method for identifying the initiator of a transaction carried out through computer network an order is sent by the initiator to the provider through the computer network. The initiator is identified and the desired transaction and the particulars of a second means of communication that belong to, or is controlled by, the initiator, are specified through a communication network. A period of time within which a confirmation should be sent by the initiator and received by the provider is then specified. If the confirmation is not received within the period of time, the order is disregarded. The confirmation and the order, if not previously sent, is transmitted to an Authentication Center (AC) that carries out an authentication procedure, which checks that all the data transmitted with the order message are correct, and that there are no particular conditions relevant to the implementation of the requested transaction. The results of the authentication procedure are forwarded to the provider and if found positive, the transaction is carried out.

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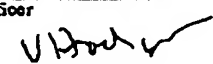
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For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.

INTERNATIONAL SEARCH REPORT

International application No.

PCT/IL04/01143

A. CLASSIFICATION OF SUBJECT MATTER		
IPC: G06Q 99/00		
US Cl: 705/64		
According to International Patent Classification (IPC) or to both national classification and IPC		
B. FIELDS SEARCHED		
Minimum documentation searched (classification system followed by classification symbols) U.S. : 705/64		
Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched		
Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)		
C. DOCUMENTS CONSIDERED TO BE RELEVANT		
Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	US Publication 2001/0011228 A1 (Shenkman) 2 August 2001 (02.08.2001), abstract, figure 3, paragraphs [0002]-[0026]	1-19
A	US Publication 2002/0184453 A1 (Hughes et al.) 5 December 2002 (05.12.2002), entire reference	1-19
<input type="checkbox"/> Further documents are listed in the continuation of Box C. <input type="checkbox"/> See patent family annex.		
Special categories of cited documents:		
"A" document defining the general state of the art which is not considered to be of particular relevance	"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone	
"E" earlier application or patent published on or after the international filing date	"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art	
"I" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)	"G" document member of the same patent family	
"O" documents referring to an oral disclosure, use, exhibition or other means		
"P" document published prior to the international filing date but later than the priority date claimed		
Date of the actual completion of the international search	Date of mailing of the international search report	
12 December 2005 (12.12.2005)	17 JAN 2006	
Name and mailing address of the ISA/US Mail Stop PCT, Attn: ISA/US Commissioner for Patents P.O. Box 1430 Alexandria, Virginia 22313-1430 Facsimile No. (571) 273-3201	Authorized officer Kumbiz Abdi  Telephone No. (571) 272-6702	

PATENT COOPERATION TREATY

PCT

INTERNATIONAL PRELIMINARY REPORT ON PATENTABILITY (Chapter I of the Patent Cooperation Treaty)

(PCT Rule 44bis)

Applicant's or agent's file reference 16778-WO-03	FOR FURTHER ACTION		See item 4 below
International application No. PCT/IL2004/001143	International filing date (<i>day/month/year</i>) 17 December 2004 (17.12.2004)	Priority date (<i>day/month/year</i>) 18 December 2003 (18.12.2003)	
International Patent Classification (8th edition unless older edition indicated) See relevant information in Form PCT/ISA/237			
Applicant SAFE-IN LTD.			

1. This international preliminary report on patentability (Chapter I) is issued by the International Bureau on behalf of the International Searching Authority under Rule 44 *bis*.1(a).

2. This REPORT consists of a total of 4 sheets, including this cover sheet.

In the attached sheets, any reference to the written opinion of the International Searching Authority should be read as a reference to the international preliminary report on patentability (Chapter I) instead.

3. This report contains indications relating to the following items:

- | | | |
|-------------------------------------|--------------|---|
| <input checked="" type="checkbox"/> | Box No. I | Basis of the report |
| <input type="checkbox"/> | Box No. II | Priority |
| <input type="checkbox"/> | Box No. III | Non-establishment of opinion with regard to novelty, inventive step and industrial applicability |
| <input type="checkbox"/> | Box No. IV | Lack of unity of invention |
| <input checked="" type="checkbox"/> | Box No. V | Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement |
| <input type="checkbox"/> | Box No. VI | Certain documents cited |
| <input type="checkbox"/> | Box No. VII | Certain defects in the international application |
| <input type="checkbox"/> | Box No. VIII | Certain observations on the international application |

4. The International Bureau will communicate this report to designated Offices in accordance with Rules 44bis.3(c) and 93bis.1 but not, except where the applicant makes an express request under Article 23(2), before the expiration of 30 months from the priority date (Rule 44bis .2).

The International Bureau of WIPO 34, chemin des Colombettes 1211 Geneva 20, Switzerland		Date of issuance of this report 05 September 2006 (05.09.2006)
Facsimile No. +41 22 338 82 70		Authorized officer Simin Baharlou
Form PCT/IB/373 (January 2004)		e-mail: pt09@wipo.int

CV

PATENT COOPERATION TREATY

From the
INTERNATIONAL SEARCHING AUTHORITY

To:
KFIR LUZZATTO
P.O. BOX 5552
BEER SHEVA, ISRAEL 84152

PCT

REC'D 19 JAN 2006

WIPO

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WRITTEN OPINION OF THE
INTERNATIONAL SEARCHING AUTHORITY

(PCT Rule 43bis.1)

Applicant's or agent's file reference		Date of mailing (day/month/year)
16778-WO-03		17 JAN 2006
FOR FURTHER ACTION See paragraph 2 below		
International application No.	International filing date (day/month/year)	Priority date (day/month/year)
PCT/IL04/01143	17 December 2004 (17.12.2004)	18 December 2003 (18.12.2003)
International Patent Classification (IPC) or both national classification and IPC		
IPC: G06Q 99/00 and US Cl: 705/64		
Applicant		
VAYOSOFT LTD.		

1. This opinion contains indications relating to the following items:

- | | | |
|-------------------------------------|--------------|--|
| <input checked="" type="checkbox"/> | Box No. I | Basis of the opinion |
| <input type="checkbox"/> | Box No. II | Priority |
| <input type="checkbox"/> | Box No. III | Non-establishment of opinion with regard to novelty, inventive step and industrial applicability |
| <input type="checkbox"/> | Box No. IV | Lack of unity of invention |
| <input checked="" type="checkbox"/> | Box No. V | Reasoned statement under Rule 43bis.1(a)(i) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement |
| <input type="checkbox"/> | Box No. VI | Certain documents cited |
| <input type="checkbox"/> | Box No. VII | Certain defects in the international application |
| <input type="checkbox"/> | Box No. VIII | Certain observations on the international application |

2. FURTHER ACTION

If a demand for international preliminary examination is made, this opinion will be considered to be a written opinion of the International Preliminary Examining Authority ("IPEA") except that this does not apply where the applicant chooses an Authority other than this one to be the IPEA and the chosen IPEA has notified the International Bureau under Rule 66.1bis(b) that written opinions of this International Searching Authority will not be so considered.

If this opinion is, as provided above, considered to be a written opinion of the IPEA, the applicant is invited to submit to the IPEA a written reply together, where appropriate, with amendments, before the expiration of 3 months from the date of mailing of Form PCT/ISA/220 or before the expiration of 22 months from the priority date, whichever expires later.
For further options, see Form PCT/ISA/220.

3. For further details, see notes to Form PCT/ISA/220.

Name and mailing address of the ISA/US Mail Stop PCT, Attn: ISA/US Commissioner for Patents P.O. Box 1450 Alexandria, Virginia 22313-1450 Facsimile No. (571) 272-3201 Form PCT/ISA/237 (cover sheet) (April 2005)	Date of completion of this opinion 12 December 2005 (12.12.2005)	Authorized officer Karabiz Abd Telephone No. (571) 272-6702
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WRITTEN OPINION OF THE
INTERNATIONAL SEARCHING AUTHORITY

International application No.

PCT/IL04/01143

Box No. I Basis of this opinion

1. With regard to the language, this opinion has been established on the basis of:

- ☒ the international application in the language in which it was filed
☐ a translation of the international application into _____, which is the language of a translation furnished for the purposes of international search (Rules 12.3(a) and 23.1(b)).

2. With regard to any nucleotide and/or amino acid sequence disclosed in the international application and necessary to the claimed invention, this opinion has been established on the basis of:

a. type of material

- ☐ a sequence listing
☐ table(s) related to the sequence listing

b. format of material

- ☐ on paper
☐ in electronic form

c. time of filing/furnishing

- ☐ contained in the international application as filed.
☐ filed together with the international application in electronic form.
☐ furnished subsequently to this Authority for the purposes of search.

3. ☐ In addition, in the case that more than one version or copy of a sequence listing and/or table(s) relating thereto has been filed or furnished, the required statements that the information in the subsequent or additional copies is identical to that in the application as filed or does not go beyond the application as filed, as appropriate, were furnished.

4. Additional comments:

**WRITTEN OPINION OF THE
INTERNATIONAL SEARCHING AUTHORITY**

International application No.
PCT/IL04/01143

Box No. V Reasoned statement under Rule 43 bis.1(a)(i) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement

1. Statement

Novelty (N)

Claims 1-19 YES
Claims NONE NO

Inventive step (IS)

Claims 1-19 YES
Claims NONE NO

Industrial applicability (IA)

Claims 1-19 YES
Claims NONE NO

2. Citations and explanations:

Claims 1-19 meet the criteria set out in PCT Article 33(2)-(3), because the prior art does not teach or fairly suggest that the a method for identifying the initiator of a transaction carried out through computer network an order is sent by the initiator to the provider through the computer network. The initiator is identified and the desired transaction and the particulars of a second means of communication that belong to, or is controlled by, the initiator, are specified through a communication network. A period of time within which a confirmation should be sent by the initiator and received by the provider is then specified. If the confirmation is not received within the period of time, the order is disregarded. the confirmation and the order, if not previously sent, is transmitted to an Authentication Center (AC) that carries out an authentication procedure, which checks that all the data transmitted with the order message are correct, and that there are no particular conditions relevant to the implementation of the requested transaction. The results of the authentication procedure are forwarded to the provider and if found positive, the transaction is carried out.